

# THIS IS AN ADVERTISEMENT FOR LEGAL SERVICES

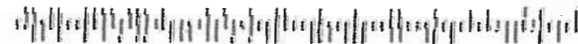
Mail Distribution  
4915 Piedmont Pkwy., Ste. 104  
Jamestown, NC 27282



244  
Mr. Aaron Cruthis  
1739 Laurie Dr  
Haw River, NC 27258-8735

Lanier Law Group, P. A.

DAJLSMP 27258



Important information you need to know BEFORE talking to the  
at-fault driver's insurance company.

Lisa Lanier



When it's your health, your time, your money at stake:

HIRE A  
**HEAVYWEIGHT<sup>SM</sup>**


We'll put an entire team of legal  
professionals in YOUR corner.

*Lanier*  
+  
LAW GROUP, P.A.

*Offices in:*

*Asheville, Burlington, Charlotte,  
Durham, Fayetteville, Greensboro,  
Greenville, Raleigh, Wilmington,  
Winston-Salem*

***Call 24 hrs.***  
**1-888-CONSULT**

*We'll come to you*   
*anywhere in NC!*



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Phone: (910) 256-4445

**Winston-Salem**  
250 Executive Park Blvd.  
Suite 107  
Winston-Salem, NC 27103  
Phone: (336) 760-9996

## THIS IS AN ADVERTISEMENT FOR LEGAL SERVICES

May 3, 2016

Mr. Aaron Cruthis  
1739 Laurie Dr  
Haw River, NC 27258-8735

Dear Mr. Aaron Cruthis:

It has come to my attention through public records that you were recently involved in a motor vehicle accident. I am enclosing a copy of the police report for your convenience. I have 20 years of experience in dealing with claims against drivers and I know how to deal with their insurance company. If you suffered injuries as a result of the accident, you may have legal rights to compensation for your **time missed from work**, your **medical bills**, your **pain and suffering**, and your **permanent physical injury**, among other things.

Know your rights. You do not have to give the adjuster a recorded statement or sign anything. An insurance adjuster may come knocking on your door trying to get you to sign a release in exchange for an immediate check. You are signing away your legal rights when you sign any kind of release. The adjuster may use tactics to avoid paying you the money you may deserve. We can help. Put our experienced team to work for you. We can help you with:

- **property damage** and rental car issues
- **medical treatment** – finding the right doctor
- **health insurance** issues – getting your medical bills paid even if you do not have health insurance.

We are tough but compassionate and believe in treating our clients fairly. The vast majority of our cases settle without ever filing a lawsuit.

Please call **1-888-CONSULT (1-888-266-7858)** today for a **free consultation**. We have offices all over the state. If none of our locations are convenient then **WE WILL COME TO YOU!**

With best wishes, I am

Lisa Lanier  
Attorney At Law

**EXHIBIT**  
**6**

**Auto Accidents  
Medical Malpractice  
Workers' Compensation  
Nursing Home Negligence  
Wrongful Death  
Social Security Disability**



**When it's your health,  
your time, your money  
at stake:**

# HIRE A HEAVY- WEIGHT

*We go toe-to-toe with  
insurance companies  
every day!*



Lisa Lanier

## Things You Need To Know About Your Claim

- > **You may need to call the at-fault driver's insurance company to set up the claim.** Do not assume that the other driver will do so.
- > **An adjuster will investigate the claim;** he or she may need a copy of the police report, and to talk with the person they insure who caused the accident, as well as any witnesses.

## Warnings!

- > **You do not have to give a recorded interview.** Beware of any request that you give one. Even when the other driver is clearly at fault, the interview may provide a reason to deny your claim. The adjuster may try to show that you could have avoided the accident.
- > **Beware of the insurance adjuster who insists on coming to meet you face to face,** then presents a check and offers to settle your injury claim. You may be asked to sign away your rights to future recovery for a nominal sum that may be far less than your case is worth.
- > **The adjuster will tell you he or she is there to help you and be fair to you.** Remember who he or she works for. You may be discouraged from contacting an attorney. And once you sign a release, your claim is over, no matter what happens later. It is too late if you contact an attorney after signing a release.

## Taking Care of Your Health and Protecting Your Rights.

Being in an accident is never fun. At the very least, it's an annoyance; in more serious cases it can create terrible medical and financial hardships.

At Lanier Law Group, P.A., we've helped thousands of accident victims, and understand how difficult and potentially traumatic the whole process can be.

This brochure outlines some of the important issues you should consider in the aftermath of an accident. It does not provide legal advice specific to your situation. Please feel free to call us if you have questions about your insurance claim.

**No Attorney Fee  
Unless You  
Collect**

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**Hablamos Español**

### Locations

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# Your Resources for Compensation

## 1 The At-Fault Driver's Liability Insurance

> **Pays for Your Property Damage.** The responsible insurance company will pay for the repairs to your vehicle and provide you with a rental car for the time that you are without a car UNLESS your car is a total loss. A total loss occurs when your car is not repairable OR when the costs of the repairs exceed 60-75% of the fair market value of your car. Even if you owe the bank more than the car is worth, the law only requires that the insurance company pay you the amount that the vehicle is worth. We can help with the damage to your vehicle.

> **Pays for Your Bodily Injuries.** After you have completed all medical treatment, the insurance company will usually settle your case in one lump sum. You may be entitled to recover for: MEDICAL BILLS, LOST INCOME, PAIN & SUFFERING, MENTAL ANGUISH, DISFIGURING SCARS and PERMANENT PHYSICAL INJURY.

Insurance adjusters, judges and juries are not permitted to take your word for it that you were injured – they must look at your medical treatment. We are NOT suggesting that you seek medical treatment just to build an insurance claim, but if you don't get timely treatment for legitimate injuries, you likely will not be compensated for those injuries by the insurance company.

In addition, if the driver who caused the accident was intoxicated or charged with careless and reckless driving, you are likely entitled to recover punitive damages in addition to the usual compensatory damages.

## 2 Your Health Insurance

> **You should use your health insurance** even though the other driver's insurance may ultimately pay for your medical bills. The auto insurance does not usually pay for medical care as you go, but as part of a lump sum when you are at maximum medical improvement. Unpaid medical bills can adversely impact your credit rating. If you fail to use your health insurance, the unpaid bills will have to be paid out of your settlement.

## 3 Your Automobile Insurance

You should use your automobile insurance to the extent that you have this optional coverage:

- > **Medical Payments Coverage.** Pays you the amount of your medical bills up to the pre-selected coverage amount. This coverage may be used even if you use your health insurance.
- > **Uninsured/Underinsured Motorist Coverage.** With this option, if the other driver does not have sufficient insurance to cover all the injuries caused by the accident, your insurance steps in to compensate you for your injury.
- > **Collision Coverage.** If the responsible insurance company is slow to accept liability and repair your car or pay you for the total loss of your car, then you may elect to file on your collision coverage. You will have to pay your deductible, but you can recover the deductible when the responsible insurance company accepts or is forced to accept liability.

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For more information or to  
arrange a free consultation, call  
**1-888-CONSULT**  
(1-888-266-7858)

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## A Team On Your Side

Lanier Law Group, P.A. is a Personal Injury POWERHOUSE. Utilizing the vast resources of our statewide practice, we assign a complete legal team to every case, and are able to offer every client intimate, personal attention. We are not just here to settle your case. We want to help with any problems you may face along the way.

We can help with your property damage, health insurance issues, or medical treatment questions. And if you need medical treatment but do not have health insurance, we can help you find a doctor.

Even if you are thinking of handling your claim on your own, do not hesitate to call us for a free consultation so that you are armed and ready to deal with the insurance company and its team of insurance and legal professionals.

# www.HireAHeavyweight.com

THIS REPORT IS FOR THE USE OF THE DIVISION OF MOTOR VEHICLES. THE DATA IS COLLECTED FOR STATISTICAL ANALYSIS AND SUBSEQUENT HIGHWAY SAFETY PROGRAMMING. DETERMINATIONS OF "FAULT" ARE THE RESPONSIBILITY OF INSURERS OR OF THE STATE'S COURTS.

Do not write in these spaces

2

0

No. of Units Involved

Form 1 of 3

☐ Supplemental Report☐ Non-Reportable

20160430121

Crash Date

County

Time

Local Use/Patrol Area

Date Received by DMV

04/30/2016

GUILFORD

14:22

TRACT 239

mm/dd/yyyy

(24 Hour Clock)

33 Relation to Roadway Surface

1

Crash occurred

☒ In

Near

GREENSBORO

Municipality

☐ outside municipality

Miles N S E W

on LCL W WENDOVER AV

Highway Number, or Highway, Street, (if ramp or service road, indicate on line)

☐

Ramp or Service Road

(R.R. Crossing #)

Miles 60

ft. N S E W

(0 ft. Intersection)

(If available)

from I 40

Use Highway Number, Street Name or Adjacent County or State Line

☒ N ☒ S ☒ E ☒ W

toward LCL BIG TREE WAY

Use Highway Number, Street Name or Adjacent County or State Line

Latitude

Longitude

Altitude

UNIT # 1 ☒ VEHICLE ☐ PEDESTRIAN ☐ HIT & RUN ☒ COMMERCIALUNIT # 2 ☒ VEHICLE ☐ PEDESTRIAN ☐ HIT & RUN ☐ OTHER

Driver AARON KENT CRUTHIS

First Middle Last

Driver

First Middle Last

Address 1739 LAURIE DR

Address

City HAW RIVER State NC Zip 27258

City State Zip

Same Address on Driver's License? ☒ Yes ☐ NoSame Address on Driver's License? ☐ Yes ☒ No

D.L. # D.L. Class A State NC

D.L. # D.L. Class State

DOB mm/dd/yyyy 34 Vision Obstruction 0 35 Physical Condition 1 36 D.L. Restrictions 0

DOB mm/dd/yyyy 34 Vision Obstruction 0 35 Physical Condition 1 36 D.L. Restrictions

37 Alcohol/Drugs Suspected 0 38 Alcohol/Drugs Test 0 39 Results (if known) 0 40 Vehicle Seizure (DWI) ☐37 Alcohol/Drugs Suspected 0 38 Alcohol/Drugs Test 0 39 Results (if known) 0 40 Vehicle Seizure (DWI) ☐

Owner TRISAL LEASING CO

Owner

Same as Driver? ☐Same as Driver? ☐

Address 1301 S WALKER

Address

Same Address as Driver? ☐Same Address as Driver? ☐

City OAKLAHOMA CITY State OK Zip 73109

City State Zip

Plate # 2RB144 Plate OK Plate 2016

Plate # Plate State Plate Year

VIN HSDJSJR2CN086812

VIN

Vehicle Make INTL Vehicle Year 2012 41 Vehicle Style (Type) 13 42 Vehicle Drivable ☒ Yes ☐ NoVehicle Make FORD Vehicle Year 1992 41 Vehicle Style (Type) 1 42 Vehicle Drivable ☒ Yes ☐ No

43 TAD RFQ1 44 Estimated Damage \$500.00

43 TAD LBQ2 44 Estimated Damage \$2,500.00

Insurance Company SPECIALTY TRANSPORTATION INS

Insurance Company

Policy # CIRCAL1000-15

Policy #

20 COMMERCIAL VEHICLE: Cargo, Carrier Name, Address, Source

Carrier Identification Numbers, GVWR, Axles

Unit 1 45 Cargo Body Type 7 ☒ Same Address as Owner?

US DOT# 448797 ICC# Axles on Vehicle including Trailers 5

TRISAL LEASING CO

State OK State# 9892FM IFTA#

1301 S WALKER

FE# Fleet# Gross Vehicle Weight Rating 80000.00

OAKLAHOMA CITY, OK 73109

21 22 23 24 25 26 27 28 29 30 31 32 Names and Addresses for All Persons (Unit 1/Unit 2 Drv, Ped, etc. - See Above); Use check blocks if address same as Driver

A	1	1	1	Unit 1-Drv1, Ped1, etc. see above	W	M	2	1	0	2	1	5	see above	Veh#1 Towed To/By: DESTINATION-ON WAY DRIVER
B	2	1	1	Unit 2-Drv2, Ped2, etc. see above	W	M	2	1	0	2	1	5	see above	Veh#2 Towed To/By: DESTINATION-ON WAY OTHER
C														
D														
E														
F														
G														
H														

46 Name of EMS A,B NONE

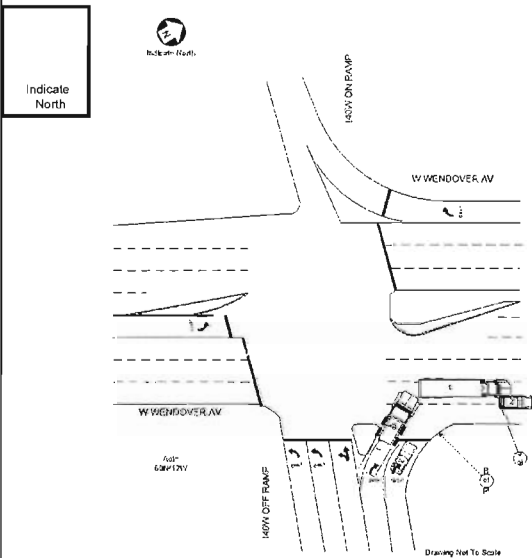
46 Name of EMS

47 Injured Taken by EMS to A,B N/A (Treatment Facility and City or Town)

47 Injured Taken by EMS to (Treatment Facility and City or Town)

48 POINTS OF INITIAL CONTACT (Write in Codes) Unit# <u>1</u> <u>21</u> Unit# <u>2</u> <u>18</u>			VEHICLE INFO.		Veh # <u>1</u>	Veh # <u>2</u>	ROADWAY INFO.		WORK ZONE RELATED	
CRASH SEQUENCE (Unit Level) Unit# <u>1</u> Unit# <u>2</u>			60 Authorized Speed Limit	<u>45</u>	<u>45</u>	69 Road Feature	<u>17</u>	78 Workzone Area	<u>5</u>	
			61 Estimate of Original Traveling Speed	<u>25</u>	<u>30</u>	70 Road Character	<u>3</u>	79 Work Activity		
			62 Estimate of Speed at Impact	<u>25</u>	<u>30</u>	71 Road Classification	<u>5</u>	80 Work Area Marked		
			63 Tire Impressions Before Impact (ft.)			72 Road Surface Type	<u>4</u>	81 Crash Location		
49 Vehicle Maneuver/Action	<u>4</u>	<u>5</u>	64 Distance Traveled After Impact (ft.)	<u>0</u>	<u>0</u>	73 Road Configuration	<u>4</u>	TRAILER INFO. Unit# <u>1</u> Unit# <u>2</u>		
50 Non-Motorist Action			65 Emergency Vehicle Use	----	----	74 Access Control	<u>1</u>	82 Trailer Type	<u>10</u>	
51 Non-Motorist Location Prior to Impact			66 Post Crash Fire (if "Yes" check block)	<input type="checkbox"/>	<input type="checkbox"/>	75 Number of Lanes	<u>10</u>	1st Trailer No. Axles	<u>2</u>	<u>0</u>
52 Crash Sequence - First Event for This Unit	<u>28</u>	<u>28</u>	67 School Bus - Contact Vehicle	<input type="checkbox"/>	<input type="checkbox"/>	76 Traffic Control Type	<u>3</u>	Width (inches)	<u>102.0</u>	<u>0.00</u>
53 Crash Sequence - Second Event	----	----	68 School Bus - Noncontact Vehicle	<input type="checkbox"/>	<input type="checkbox"/>	77 Traffic Control Oper	<u>1</u>	Length (feet)	<u>45.00</u>	<u>0.00</u>
54 Crash Sequence - Third Event	----	----	<b>COMMERCIAL VEHICLE: Hazardous Materials Involvement</b> Haz Mat Placard <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No From Placard indicate: Hazardous Cargo <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 4-digit placard number or name from diamond or box 1-digit number from bottom of diamond Released (does not include fuel from fuel tank) Carrying Haz Mat <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				2nd Trailer No. Axles	<u>0</u>	<u>0</u>	
55 Crash Sequence - Fourth Event	----	----					Width (inches)	<u>0.00</u>	<u>0.00</u>	
56 Most Harmful Event for This Unit	<u>28</u>	<u>28</u>					Length (feet)	<u>0.00</u>	<u>0.00</u>	
57 Distance/Direction to Object Struck	<u>0</u>	<u>0</u>					83 Unit# <u>    </u>	Overwidth Permit #		
58 Vehicle Underride/Override	<u>3</u>	<u>3</u>								
59 Vehicle Defects	<u>0</u>	<u>0</u>								

## 84 DIAGRAM



Unit# 1 was: ☒ Traveling ☐ Parked Facing N S E W on WENDOVER AV Unit# 2 was: ☒ Traveling ☐ Parked Facing N S E W on WENDOVER AV

## 85 NARRATIVE

(Include pertinent and unusual aspects, which are not listed elsewhere on the form)

Vehicle #2 was in the outside right turn lane from I-40W onto W Wendover Av.  
 Vehicle #1 was in the inside right turn lane from I-40W onto W Wendover Av.  
 Vehicles 1 and 2 were making the right turn onto W Wendover Av.  
 Vehicle #2 turned onto the outside travel lane of W Wendover Av.  
 Vehicle #1 turned onto the #2 and #3 travel lanes of W Wendover Av.  
 Vehicle #1 had to turn wide due to being a tractor trailer.  
 Vehicle #1 was completing his turn into the #3 travel lane.  
 Vehicle #2 attempted to merge into the #3 travel lane due to traffic.  
 Vehicle #2 crashed into vehicle #1.

[04/30/2016 15:30, RASECKEE, 329]

86 Type/ Owner	Owner Address Phone	ADDITIONAL PROPERTY DAMAGE	State Property?	Estimated Damage \$
WITNESSES				
Name	Address	Phone No. ( )		
Name	Address	Phone No. ( )		
TRAFFIC VIOLATION(S)				
Name	Charge(s) (Citation # optional)			
Name	Charge(s)			
Officer Name <b>P3 RASECKE, E. H.</b>	Officer Number <b>P5099</b>	Department <b>0410200</b>	Date of Report <b>04/30/2016</b>	

### DIAGRAM

